



Housing and Neighborhood Revitalization

April 16, 2019

Division Structure

- Manager
- Projects Coordinator
- 3 Housing Specialists
- Administrative Assistant

Programs

- Home Repair
- First Time Homebuyer Assistance
- Section 8 Housing Choice Voucher
- Neighborhood Revitalization Projects

Home Repair

- Local Rehab Program
- EHARP
- USDA 504 Program
- Indoor Plumbing Rehabilitation (IPR)





Home Repair

- FY 18
 - 44 units completed
 - \$22,000 in match funds
- FY 19 (YTD)
 - 47 units completed
 - \$54,155 in match funds

EHARP

- Emergency Home & Accessibility Repair Program
 - Grant funds to remove urgent, emergency health and safety hazards
 - Funds can be used to provide accessibility improvements

USDA 504 Program

- Grants
 - Up to \$7,500
 - 62 years and older
- Loans
 - Up to \$20,000
 - 1% interest for 20 years

IPR

- Assists homes lacking indoor plumbing or with a failed septic system
- Zero percent interest loan/grant
- Installs a new septic system or connect to sewer
- Addresses housing repair and accessibility needs

First Time Homebuyers

- Down Payment & Closing Cost Assistance
- USDA 502 Loans
- CHRP

Down Payment & Closing Cost Assistance

- Up to \$10,000
- Household income at or below 80% of median
- After 5 years no repayment required

USDA 502 Loans

- 33-38 year term loans
- No down payment required
- Payment assistance can reduce the interest rate to as low as 1%



CHRP

- Community Homeownership Revitalization Program
 - Buys down the interest rate by 1%
 - Must be a first time homebuyer
 - Must be a VHDA loan
 - In a revitalization project area (Carver Gardens)

Section 8 Housing Choice Voucher Program

- 268 Vouchers
- Heads of Household
 - 24% Elderly
 - 32% Disabled
 - 15% Both
- Over 50% of Total Households have at least one member who is Elderly or Disabled

Section 8 Fiscal Impact

- \$1.8 Million Annually in Housing Assistance Payments
- Over \$130,000 Annually in Administrative Fee Revenue

Neighborhood Revitalization

- Carver Gardens Phase I
 - 17 Homes Rehabilitated
 - 3 Homes Demolished and Rebuilt
- Carver Gardens Phase II
 - 22 Homes to be Rehabilitated



Before



After

Carver Gardens Housing Improvements

- CDBG - \$1,933,690
- York County - \$100,000
- Housing Partnerships – \$35,447
- USDA - \$34,900
- Total investment - \$2,104,037

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